Case 08-32058 Doc 1-1 Filed 11/24/08 Entered 11/24/08 09:09:12 Desc Petition Page 1 of 10

B 1 (Official Form 1) (1/08) United States Bankruptcy Court Voluntary Petition Name of Debtor (if individual, enter Last, First, Middle)

Al: Other Names used by the Debtor in the last 8 years Name of Joint Debtor (Spouse) (Last, First, Middle) All Other Names used by the Joint Debtor in the last 8 years enclude married, maiden, and trade names) (include married, maiden, and trade names) Last four digits of Soc. Sec. or Indvidual Taxpayer LD. (ITIN) No /Complete EIN (IT more than one, state all): Last four digits of Soc Sec or Indvidual-Taxpaver LD (TTIN) No Complete EIN (if more than one, state all) Street Address of Debtor (No. and Street, City, and State) Street Address of Joint Debtor (No. and Street, City, and State) 1st FLOOP Chicago, II. 60624 ZIP CODE 606.24 ZIP CODE County of Residence or of the Principal Place of Business County of Residence or of the Principal Place of Business Mailing Address of Debtor (if different from street address) Mailing Address of Joint Debtor (if different from street address) 3834 W Huran (440) ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above) ZIP CODE Type of Debtor Nature of Business Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box) the Petition is Filed (Check one box) (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Individual (includes Joint Debtors) Single Asset Real Estate as defined in Chapter 9 Recognition of a Foreign See Exhibit D on page 2 of this form. 11 U.S.C. § 101(51B) Chapter 11 Main Proceeding Corporation (includes LLC and LLP) Railroad Chapter 12 Chapter 15 Petition for Stockbroker Chapter 13 Recognition of a Foreign Other (If debtor is not one of the above entities. Commodity Broker Nonmani Proceeding check this box and state type of entity below.) Clearing Bank Other Nature of Debts (Check one box) **Tax-Exempt Entity** Debts are primarily consumer (Check box, if applicable) Debts are primaria. debts, defined in 11 U.S.C. business debis Debtor is a tax-exempt organization § 101(8) as "incurred by an under Title 26 of the United States individual primarily for a Code (the Internal Revenue Code) personal, family, or household purpose ' Filing Fee (Check one box) Chapter 11 Debtors Check one box: Full Filing Fee attached Debtor is a small business debtor as defined in \$1.U.S.C. \$ 103(543). Filing Fee to be paid in installments (applicable to individuals only). Must attach Debtor is not a small business debtor as defined in 11 U.S.C. § 197(54D). signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Check if: Debtor's aggregate noncontingent liquidated debts (excluding debts owed to Filing Fee waiver requested (applicable to chapter 7 individuals only). Must insiders or affiliates) are less than \$2,190,000 attach signed application for the court's consideration. See Official Form 3B Check all applicable boxes: A plan is being filed with this petition Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR U.S. Bankruptcy Court Debtor estimates that funds will be available for distribution to unsecured creditors Debtor estimates that, after any exempt property is excluded and administrative expenses par Northern District Of Illinois distribution to unsecured creditors Estimated Number of Creditors [Filed: 11/24/2008 Time: 9:12:04 50-99 100-199 200-999 L000-5.001-10,001-Debtor: TERRANCE BEY 5.000 10.000 25,000 Fee : 274 Case: 08-32058 Chapter: 13 Rec. # : 3166822 Estimated Assets П Judge: Jacqueline Cox 341 mtg: 01/13/2009 @ 12:30PM \$50,001 to \$100,001 to \$0.10 \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$50,006 ConfHrg: 02/02/2009 @ 10:30AM \$100,000 to \$50 \$500,000 to \$1 to \$10 to \$100 to million million million million Trustee: TOM VAUGHN Estimated Liabilities Sirlo \$500,001 \$50,001 to \$100,001 to \$1,000,0001 \$50,000,001 \$10,000,001 \$10 \$50,000 \$100,000 \$500,000 to \$1 to \$10 to \$50 to \$100 to \$ million million million million mill

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B.1 (Official Form 1) (1/08) Voluntary Petition Name of Debtor(s) (This page must be completed and filed in every case.) lemance All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number Date Filed Where Filed Location Case Number Date Filed Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet.) Name of Debtor Case Number Date Filed District Relationship Judge Exhibit A Exhibit R (To be completed if debtor is an individual (To be completed if debtor is required to file periodic reports (e.g., forms 10K and whose debts are primarily consumer debts.) 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11. United States Code, and have explained the rehelf available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b) Exhibit A is attached and made a part of this petition Signature of Attorney for Debtor(s) (Date) Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. И Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) П Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition Debtor certifies that he/she has served the Landlord with this certification (11 U.S.C. § 362(1))

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B 1 (Official Form) I (1/08)	Page 3
Voluntary Petition	Name of Debtor(s)
1This page must be completed and filed in every case.)	1emance Bey
Sign Sign	stures '
Signature(s) of Debtor(s) (Individual/Joint)	Signature of a Foreign Representative
I declare under penalty of perjury that the information provided in this petition is true and correct [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7]. I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. If no attorney represents me and no bankruptcy petition preparer signs the petition. I have obtained and read the notice required by 11 U.S.C. § 342(b). I request rehef in accordance with the chapter of title 11. United States Code, specified in this petition. X. Signature of Debtor 773-793-7133 Telephone Number (if not represented by attorney).	I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding and that I am authorized to file this petition (Check only one box.) Trequest relief in accordance with chapter 15 of title 11. United States Code Certified copies of the documents required by 11 U.S.C. § 1515 are attached. Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached. X. (Signature of Foreign Representative)
Telephone Number (if not represented by attorney)	
Date 11 / 22 / 08	Date
Signature of Attornev*	Signature of Non-Attorney Bankruptcy Petition Preparer
Signature of Attorney for Debtor(s) Printed Name of Attorney for Debtor(s) Firm Name Address	I declare under penalty of perjury that (1) I am a bankruptcy petition preparer as defined in 11 U S C § 110, (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U S C §§ 10(b), 110(h), and 342(b), and, (3) if rules or guidelines have been promulgated pursuant to 11 U S C § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers. I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached
Telephone Number	Printed Name and title, if any, of Bankruptcy Petition Preparer
*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is meorrect	Social-Security number (If the bankruptcy petition preparer is not an individual state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Address
Signature of Debtor (Corporation/Partnership)	
I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor	Date
The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition	Signature of bankruptcy petition preparet or officer, principal, responsible person, or
Signature of Authorized Individual Printed Name of Authorized Individual	partner whose Social-Security number is provided above Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual
Title of Authorized Individual Date	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person
	A bankruptcy pention preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankrupicy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110: 18 U.S.C. § 156.

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B6D (Official Form 6D) (12/07)	
Inre Bey, Terrance,	Case No.
' / Debtor	(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent," If the claim is unliquidated, place an "X" in the column labeled "Unliquidated," If the claim is disputed, place an "X" in the column labeled "Disputed," (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNELQUEDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Citi Pesidutial lenluy P.O. BOX 5926 Carol Stream, II. 60197			12-01-03 Residential Real Estate Property				\$ 335,800.8D	
ACCOUNT NO. 166/100007 American Servey Corply P.O. Box 10326 Des Mober, IA 50306			7-01-2004 Assiduted Peal Ostale Property ALLIES 195,000.00				\$ 160,700.00	
Marriott Dureship 8403 South Park Ley Surte 600 Orlando, FL 3199			12-01-7004 Vacation Property				\$32,860.80	
continuation sheets attached			Subtotal ► (Total of this page) Total ► (Use only on last page)	1			\$ 527, 700 NO S (Report also on Summary of Schedules)	\$ (If applicable, report also on Statistical Summary of Certain Liabilities and Refuted

Data i

n re Bey Tewahce	Case No(if known)
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SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMINITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND	CONTINGENT	NLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	PORTION, IF
NUMBER (See Instructions Above.)	300	HUSBA JOI COM	VALUE OF PROPERTY SUBJECT TO LIEN	CON	HINLIQ	SIG		
ACCOUNT NO.	l		10-01-06					
Junni Natoral Bank			Residential Real Estate					
55 W. Van Buren			Pool Estate					
chicyo, IL. 60605			E .				H_	
ACCOENT NO 94201 42267186			VALUES \$ 150,000.00				\$85,000.00	
Suntruet Mortsag			1-1-2004 Residutal Real Estile					
=			Residental					
20. Bex 79041			Dal pehile					
Baltimore MD, 21279			pear com					
							# 00	
CCOUNT NO. 4/004526050310	ran Fa		VALUES 80,000.00				\$ 92,000.00	1
Think Bank	au		6-1-2005 Auto Secured loan					
5200 Member Pokuy			14 to Secured					
Lochester, HN 55903			loan					
packet) and it is a second			VALUES GODOO OO		ł		\$ 5,000.00	
CCOUNT NO.			, , , , , , , , , , , , , , , , , , ,				# - 2/00-	
			VALUE S					
CCOUNT NO								
TO THE PARTY OF TH								Ì.
Sheet no of continuation	.=	_	VALUES Subtotal(s)►				\$	•
sheets attached to Schedule of Preditors Holding Secured Plaims			(Total(s) of this page)				182,600.00	\$
			Total(s) ▶				\$ 710,500.00	\$
			(Use only on last page)			Ĺ	(Report also on	(If appheable,
							Summary of Schedules)	report also on Statistical Summary of Certain

report also on Statistical Summary of Certain Frabilities and Related Data) Case 08-32058 Doc 1-1 Filed 11/24/08 Entered 11/24/08 09:09:12 Desc Petition Page 6 of 10

Form B6E (10/05)

ince Bey Terrance	Case No.
Debtor	(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See H U.S.C. § 112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. If applicable, also report this total on the Means Test form.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestie Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the

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Form B6E Const. (10/05)

In re Bey Terrange, Debtor	Case No(if known)
Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$4,925* per farmer or fi	sherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals	
Claims of individuals up to \$2,225* for deposits for the purchase, lease, that were not delivered or provided. 11 U.S.C. § 507(a)(7).	, or rental of property or services for personal, family, or household use,
Taxes and Certain Other Debts Owed to Governmental Units	
Taxes, customs duties, and penalties owing to federal, state, and local gr	overnmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to Maintain the Capital of an Insured Depository Is	nstitution
Claims based on commitments to the FDIC, RTC, Director of the Office Governors of the Federal Reserve System, or their predecessors or success U.S.C. § 507 (a)(9).	of Thrift Supervision, Comptroller of the Currency, or Board of sors, to maintain the capital of an insured depository institution. 11
Claims for Death or Personal Injury While Debtor Was Intoxicate	ed
Claims for death or personal injury resulting from the operation of a moralcohol, a drug, or another substance. I1 U.S.C. § 507(a)(10).	tor vehicle or vessel while the debtor was intoxicated from using
* Amounts are subject to adjustment on April 1, 2007, and every three yeardjustment.	irs thereafter with respect to cases commenced on or after the date of

ontinuation sheets attached

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B6H (Official Form 6H) (12/07)	g
Inre Bey, Temance,	Case No.
Debtor	(if known)

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian," Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR	

n re	Bey, Terrance	 Case No.
	Debtor	(If known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the f	oregoing summary and schedules, consisting of	
sheets, and that they are true and correct to the best of my k		(Total shown on summary page plus 1.
11 22 08	7	
Date 11-22-08	Signature:	Debtor
Date	Signature:	
	Signature.	Joint Debtor, if any)
	(If joint case, both	•
DECLARATION AND SIGNATURE	OF NON-ATTORNEY BANKRUPTCY PETITION PREI	PARER (See 11 U.S.C. 5 110)
	petition preparer as defined in 11 U.S.C. § 110; (2) I prepared and information required under 11 U.S.C. §§ 110(b), 110(h insum fee for services chargeable by bankruptcy petition prepared.	this document for compensation and have) and 342(b); and, (3) if rules or guidelines have rers. I have given the debtor notice of the
Printed or Typed Name of Bankruptcy Petition Preparer	Social Security No.	
If the bankruptcy petition preparer is not an individual, state the who signs this document.	(Required by 11 U.S.C. § e name, title (if any), oddress, and nocial security number of th	110.) e officer, principal, responsible person, or partner
Address		
X		
X	Drác	
Names and Social Security numbers of all other individuals who	prepared or assisted in preparing this document, unless the be	inkruptcy petition preparer is not an individual:
If more than one person prepared this document, attach addition	nal signed sheets conforming to the appropriate Official Form	for each person.
A bankrupicy petition preparer's failure to comply with the provision. 18 U.S.C. § 156.	s of title 11 and the Federal Rules of Bankruptcy Procedure may re-	rult in fines or imprisonment or both. 11 U.S.C. § 110;
DECLARATION UNDER PENALT	Y OF PERJURY ON BEHALF OF A CORPORA	ATION OR PARTNERSHIP
I, the [the pr	esident or other officer or an authorized agent of the corpor	Sting or a member or an authorized agent of
the partnership of the	[corporation or partnership] named as debtor in this	case, declare under negative of periory that I
have read the foregoing summary and schedules, consisting to the best of my knowledge, information, and belief.	of(Total shown on summary page plu	sheets, and that they are true and correct
Date	Signature:	
	[Print or type name of individual	signing on behalf of debtor.]
[An individual signing on behalf of a partnership or corpora	tion must indicate position or relationship to debtor.]	
	: Fine of up to \$500,000 or imprisonment for up to 5 years or bot	n. 18 U.S.C. §§ 152 and 3571.

